

WEST Search History

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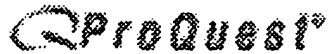
DATE: Friday, June 04, 2004

Hide?	<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI; PLUR=YES; OP=ADJ		
<input type="checkbox"/>	L1	(payment adj4 terminal) same (billing adj2 data) same (transmit?)	0
	DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ		
<input type="checkbox"/>	L2	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	0
	DB=PGPB,USPT,USOC,EPAB,JPAB; PLUR=YES; OP=ADJ		
<input type="checkbox"/>	L3	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	1
	DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ		
<input type="checkbox"/>	L4	(user near4 (device or terminal)) same (billing adj2 data) same (transmit\$5)	5
<input type="checkbox"/>	L5	(network same funds same transfer?) same (terminal) same (transmit\$3 or communicat\$3) same (billing or transaction or payment)	12

END OF SEARCH HISTORY

reviewed pertinent references (abstracts)

6-4-04

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[Basic Search](#) [Advanced Search](#) [Topic Guide](#) [Publication Search](#) [Marked List](#) 0 articles [Interface language: English](#)

Databases selected: Multiple databases...

[What's New](#)**Advanced Search**Tools: [Search Tips](#) [Browse Topics](#)

electronic?	Citation and article text
AND payment	Citation and article text
AND direct	Citation and article text

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Database: [Multiple databases...](#) [Select multiple databases](#)Date range: [Before this date...](#) 09/01/1996 [About](#)

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Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List: 0 articles	interface language: English
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Databases selected: Multiple databases...

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reviewed abstracts and titles
6-4-94

• 21 articles found for: (electronic?) AND (payment) AND (direct) AND PDN(<9/1/1996)

☐ All sources ☒ Scholarly Journals ☐ Magazines ☐ Trade Publications ☐ Newspapers

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- ☐ 1. **Argos unveils plans for Dutch drive as interim sales soar**
Paul Durman. The Times. London (UK): Aug 20, 1996. p. 1
[Full text](#) [Citation](#)
- ☐ 2. **Digital cash? Don't bank on consumers accepting idea quickly // Fewer than half of Americans use direct deposit; less than 2 percent of bills are paid electronically. Still, financial institutions insist that the time is ripe for digital cash.; [METRO Edition]**
Jonathan Gaw, Staff Writer. Star. Apr 21, 1996. p. 01.A
[Full text](#) [Abstract](#)
- ☐ 3. **Mailees strike back; [FINAL Edition]**
USA TODAY (pre-1997 Fulltext). McLean, Va.: Feb 8, 1996. p. 10.A
[Full text](#) [Abstract](#)
- ☐ 4. **SHOP AT HOME - WITHOUT TURNING ON THE TELEVISION; [FINAL Edition]**
ELAINE GOSS. Seattle Times. Seattle, Wash.: Dec 17, 1995. p. L.2
[Full text](#) [Abstract](#)
- ☐ 5. **The dilemma of growth**
Montagu-Pollock, Matthew, Hoon, Lim Siong. Asiamoney. London: Sep 1995. p. 3 (4 pages)
[Full text](#) [Abstract](#)
- ☐ 6. **Toshiba aims for more of Japanese PC market peddling U.S. hardware; [ONE STAR Edition 1]**
Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8
[Full text](#) [Abstract](#)
- ☐ 7. **Toshiba aims for more of Japanese PC market peddling U.S. hardware; [ONE STAR Edition]**
Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8
[Full text](#) [Abstract](#)
- ☐ 8. **Lifetime jobs: End of an era? // High unemployment, sour economy jeopardize Japan's workers; [FINAL Edition]**
James Cox, Mark Schilling. USA TODAY (pre-1997 Fulltext). McLean, Va.: Jun 9, 1995. p. 04.B
[Full text](#) [Citation](#)
- ☐ 9. **NOTES ON THE INFOBAHN: ADP Positioned to Control Funds at Point of Payroll**
RICHARD K. CRONE. American Banker (pre-1997 Fulltext). New York, N.Y.: Jan 9, 1995. Vol. 160,

Iss. 5; p. 6.A

 [Full text](#) [Abstract](#)



10. Comparison shopper

Stewart, Doug. Inc. Boston: Winter 1994. Vol. 15, Iss. 12; p. 22 (5 pages)

 [Full text](#) [Page Image - PDF](#) [Abstract](#)

1-10 of 21

< First | < Previous 1 2 3 Next >

Results per page: **10** **Advanced Search** Tools: [Search Tips](#) [Browse Topics](#) [2 Recent Searches](#) [Add a row](#) | [Remove a row](#) Search ClearDatabase: [Select multiple databases](#)Date range: [About](#)Limit results to: ☒ Full text articles only ☐ Scholarly journals, including peer-reviewed  [About](#) [More Search Options](#)Copyright © 2004 ProQuest Information and Learning Company. All rights reserved. [Terms and Conditions](#)[Text-only interface](#)

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Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List 0 articles	Interface language: English
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Databases selected: Multiple databases...

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Results

2 articles found for: (payment) W/3 ((device or phone or terminal)) AND (direct?) AND ((merchant or payee or vendor or biller)) AND (credit?) AND PDN(<9/1/1996)

[All sources](#) [Scholarly Journals](#) [Trade Publications](#)

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-
- ☐ 1. **Book fulfillment: Technology for tall orders**
 Prester, Beth. Association Management. Washington: Jul 1993. Vol. 45, Iss. 7; p. 48 (7 pages)
[Full text](#) [Page Image - PDF](#) [Abstract](#)
-
- ☐ 2. **Non-Cash Alternatives and Money Laundering: An American Model for Canadian Consumers' Protection**
 Samuel, Margaret. American Business Law Journal. Austin: Sep 1992. Vol. 30, Iss. 2; p. 169 (54 pages)
[Full text](#) [Abstract](#)
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Results per page: 10

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [5 Recent Searches](#)

payment	Citation and article text
WITHIN 3 (device or phone or terminal)	Citation and article text
AND direct?	Citation and article text
AND (merchant or payee or vendor or biller)	Citation and article text
AND credit?	Citation and article text

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Database: [Multiple databases...](#) [Select multiple databases](#)

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File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
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File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
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File 474:New York Times Abs 1969-2004/Jun 03
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Jun 03
(c) 2004 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Apr
(c) 2004 The HW Wilson Co.
File 348:EUROPEAN PATENTS 1978-2004/May W04
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040527,UT=20040520
(c) 2004 WIPO/Univentio
File 347:JAPIO Nov 1976-2004/Jan(Updated 040506)
(c) 2004 JPO & JAPIO

Set	Items	Description
S1	14928	((TERMINAL OR DEVICE OR HANDHELD) (5N) (USER OR CUSTOMER OR

BUYER OR CONSUMER OR PURCHASER)) (S) (BILL OR ORDER)
S2 231737 (PERSONAL OR USER OR CUSTOMER OR CONSUMER OR INDIVIDUAL OR
PURCHASER) (5N) (TERMINAL OR PHONE OR (DIGITAL (1W) ASSISTANT-
))
S3 4534 (PAY OR PAID OR PAYMENT) (10N) S2
S4 1345 S2 AND (RECEIV? OR TRANSMIT? OR SEND?) (5N) (BILL? OR TRANS-
ACTION) (S) S2
S5 10409 ((TRANSMIT? OR SEND? OR COMMUNICAT?) (5N) (BILL? OR TRANSA-
CTION)) (10N) (INSTITUTE OR PROVIDER OR CREDIT OR BANK)
S6 212 S5 AND S4
S7 194 ~~RD S6 (unique items)~~
S8 35 S7 AND PY<1997
?

*reviewed all references for key elements of
the application claims. 6-4-04*